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Patent Application
Attorney Docket No.: 47004.000300

IFW

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

John J. Loy

Appln. No.: 10/085,977

Filed: February 28, 2002

For: Trade Receivable Processing Method
and Apparatus.

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

:
:
: Group Art Unit: 3628
:
: Examiner: F. Poinvil
:
:
:

**RESUBMISSION OF SUPPLEMENTAL
INFORMATION DISCLOSURE STATEMENT**

Sir:

Applicants confirm receipt of the Communication dated February 28, 2006, in which the Examiner acknowledges receipt and entry of the Information Disclosure Statement filed on August 4, 2003. However, as evidenced on the attached date-stamped PTO card, Applicants filed an RCE on November 16, 2005, along with accompanying documents which include a Supplemental Information Disclosure Statement and PTO/SB/08B Form with cited references. The current PTO Communication makes no reference of the November 16, 2005 Supplemental IDS, yet indicates that the application will be forwarded to the Publications Branch. Applicants contacted the Examiner to notify him of the error. The Examiner indicated that he had not received the November 16, 2005 IDS and requested that we re-file it with proof of the November 16, 2005 filing date. After this conversation, Applicants learned that the PTO's PAIR system is showing receipt of the November 16, 2005 IDS, and left Applicants left a message on the Examiner's voice mail informing him of the apparent error. Nonetheless, to avoid further delay Applicants submit herewith a complete copy of the November 16, 2005 filing along with proof

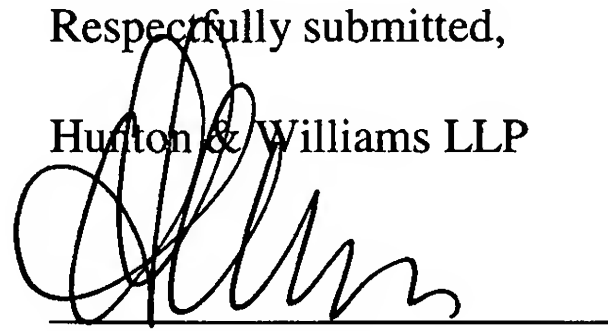
of filing on that date. Applicants respectfully request that the Examiner acknowledge and enter the November 16, 2005 IDS prior to publication.

Applicants do not believe that there is a charge for resubmitting this filing. In the event that there is a charge, the undersigned authorizes the Patent Office to charge Deposit Account No. 50-0206.

Respectfully submitted,

Hunton & Williams LLP

By:



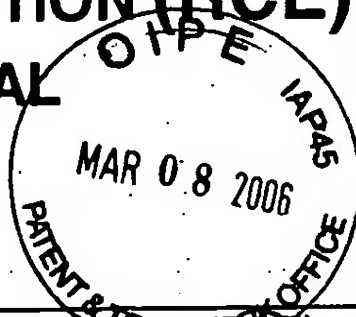
Ozzie A. Farres
Registration No. 43,606

Hunton & Williams, LLP
1900 K Street, N.W.
Washington, D.C. 20006-1109
Telephone: (202) 955-1500
Facsimile: (202) 778-2201

Date: March 8, 2006

REQUEST FOR CONTINUED EXAMINATION (RCE) TRANSMITTAL

MAIL STOP RCE
COMMISSIONER FOR PATENTS
P.O. Box 1450
ALEXANDRIA, VA. 22313-1450



Application Number 0/085,977

Filing Date 02/28/02

First Named Inventor John J. Loy

Art Unit 3628

Examiner Name Frantzy Poinvil

Attorney Docket No. 47004.000300

COPY

This is a Request for Continued Examination (RCE) under 37 C.F.R. § 1.114 of the above-captioned application. Request for Continued Examination (RCE) practice under 37 C.F.R. § 1.114 does not apply to any utility or plant application filed prior to June 8, 1995, or to any design application. See Instruction Sheet for RCEs (not to be submitted to the USPTO) on page 2.

1. Submission required under 37 C.F.R. § 1.114 (Note: If the RCE is proper, any previously filed unentered amendments and amendments enclosed with the RCE will be entered in the order in which they were filed unless applicant instructs otherwise. If applicant does not wish to have any previously filed unentered amendment(s) entered, applicant must request non-entry of such amendment(s).

- a. ☒ Previously submitted. If a final Office action is outstanding, any amendments filed after the final Office action may be considered as a submission even if this box is not checked.
- i. ☐ Consider the arguments in the Appeal Brief or Reply Brief previously filed on _____
- ii. ☒ Other: Response to Office Action of June 16, 2005
- b. ☒ Enclosed
- i. ☐ Amendment/Reply
- ii. ☐ Affidavit(s)/Declaration(s)
- iii. ☒ Information Disclosure Statement (including Form PTO-SB/08A and References)
- iv. ☒ Other: Petition for Extension of Time

2. Miscellaneous

- a. ☐ Suspension of action on the above-captioned application is requested under 37 CFR. 1.103(c) for a period of _____ months. (Period of suspension shall not exceed three months; Fee under 37 CFR 1.17(i) required.)
- b. ☐ Other: _____

3. Fees

The RCE fee under 37 CFR 1.17(e) is required by 37 CFR 1.114 when the RCE is filed.

- a. ☒ The Fees are calculated as follows:
- | | AMOUNT | <input checked="" type="checkbox"/> Large Entity | <input type="checkbox"/> Small Entity |
|--|-----------|--|---|
| i. <input checked="" type="checkbox"/> RCE BASIC FEE | \$ 790.00 | \$ 790.00 | \$ 395.00 |
| ii. <input checked="" type="checkbox"/> EXTENSION FEES | \$ 450.00 | One-Month \$ 120.00
Two-Month 450.00
Three-Month 1020.00
Four-Month 1590.00
Five-Month 2160.00 | \$ 60.00
225.00
510.00
795.00
1080.00 |
| iii. <input type="checkbox"/> OTHER - PETITION FEE | \$ | \$ 0.00 | \$ 0.00 |
- b. ☒ Checks in the amount of \$ 910.00 and 330.00 are enclosed. The Commissioner is hereby authorized to charge any variance between the amount enclosed and the Patent Office charges to **Deposit Account No. 50-0206.**
- c. ☐ The Commissioner is hereby authorized to charge the fees as indicated above, or credit any overpayments to **Deposit Account No. 50-0206.**

SIGNATURE OF APPLICANT, ATTORNEY OR AGENT REQUIRED

Signature

Date

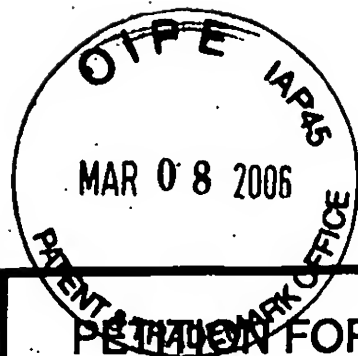
11-16-2005

Typed or Printed Name

Ozzie A. Farres

Registration No.

43,606



COPY

PETITION FOR EXTENSION OF TIME UNDER 37 CFR 1.136(a)

Attorney Docket No. **47004.000300**

In re Application Of **John J. Loy**
Application Number **10/085,977**
Filed **02/28/02**
For **Trade Receivable Processing Method and Apparatus**
Group Art Unit **3628**
Examiner **Frantzy Poinvil**

This is a request under the provisions of 37 CFR 1.136(a) to extend the period for filing a response in the above-identified application.

The requested extension and appropriate fee is as follows:

	Large Entity	Small Entity	Amount
<input type="checkbox"/> One Month	\$ 120.00	\$ 60.00	\$
<input checked="" type="checkbox"/> Two Month	\$ 450.00	\$ 225.00	\$ 450.00
<input type="checkbox"/> Three Month	\$ 1020.00	\$ 510.00	\$
<input type="checkbox"/> Four Month	\$1590.00	\$ 795.00	\$
<input type="checkbox"/> Five Month	\$2160.00	\$1080.00	\$

- ☐ Applicant claims small entity status. See 37 CFR 1.27.
☒ A check in the amount of the fee is enclosed.
☐ Payment by credit card. Form PTO-2038 is attached.
☐ The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment to Deposit Account No. 50-0206. A duplicate of this sheet is attached.

I am the ☐ applicant/inventor.
☐ assignee of record of the entire interest. See 37 CFR 3.71
Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96).;
☒ attorney or agent of record.
☐ attorney or agent under 37 CFR 1.34(a).
Registration number if acting under 37 CFR 1.34(a). _____

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

11-16-2005

Date

Signature

Ozzie A. Farres

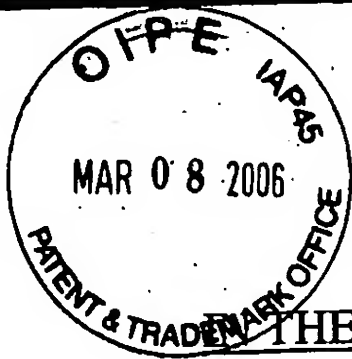
Typed or Printed Name

43,606

Registration Number (if applicable)

Note: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below*.

☒ *Total of 1 form(s) is/are submitted.



PATENT
ATTORNEY DOCKET: 47004.000300

THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 10/085,977 Confirmation No.: 9041
Applicant : John J. Loy
Filed : February 28, 2002
Title : TRADE RECEIVABLE PROCESSING METHOD AND
APPARATUS
TC/Art Unit : 3628
Examiner: : Frantzy Poinvil
Docket No. : 47004.000300
Customer No. : 21967

COPY

MAIL STOP RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

SUBMISSION OF SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, applicants submit attached Form PTO-SB/08A (modified) for consideration and request the references cited therein be made of record by the U.S. Patent and Trademark Office in the above-captioned application.

In accordance with 37 C.F.R. § 1.98(a)(2)(ii), copies of cited U.S. patents and/or U.S. patent application publications for national stage applications under 35 U.S.C. 371, are not being provided.

Applicants respectfully point out that the submission of the listed references in this Information Disclosure Statement is not an admission that they are prior art or that they are material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made by Applicants.

For the convenience of the Examiner in considering the cited references, a copy of each of the cited references is enclosed with this communication. In considering the cited references, it may be noted by the Examiner that certain of the references may contain markings, underlinings, and/or other notations. These markings, underlinings, and/or other notations are not

Submission of Information Disclosure Statement
Application No. 10/085,977

to be construed as drawing the Examiner's attention either to selected parts or away from other parts of the cited references. Any such markings were either present on the copies of the cited references obtained by the associated individuals, or were made thereon during the study of the references by the associated individuals.

As this application was filed after June 30, 2003, copies of U.S. patents and/or U.S. patent application publications for national stage applications under 35 U.S.C. 371 cited on the attached Form PTO-SB/08A (modified), are not being provided as specified in 1276 O.G. 55 (5 August 2003).

Consideration of the foregoing plus the prompt return of a copy of the enclosed Form SB/08A with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.

In accordance with 37 C.F.R. § 1.97(b), this Information Disclosure Statement is believed to be submitted prior to issuance of a first Office Action and within three months of the filing date of the application. Therefore, it is respectfully submitted that no fee is required for consideration of this information. However, in the event any fee is deemed necessary, the Commissioner is authorized to charge the undersigned's Deposit Account No. 50-0206.

Submission of Information Disclosure Statement
Application No. 10/085,977

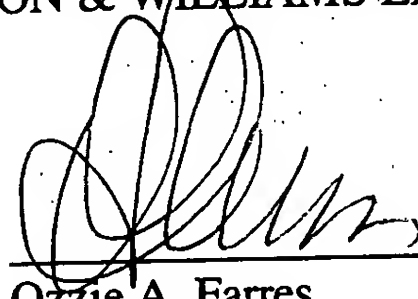
In the event any variance exists between the amount enclosed and the Patent Office charges, please charge or credit any difference to the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS LLP

Dated: 11/16/2005

By:



Ozzie A. Farres

Registration No. 43,606

Hunton & Williams LLP
Intellectual Property Department
1900 K Street, N.W.
Suite 1200
Washington, DC 20006
(202) 955-1500 (telephone)
(202) 778-2201 (facsimile)
OAF/dja

Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Application Number

10/085,977

Filing Date

02/28/02

First Named Inventor

John J. Loy

Art Unit

3628

Examiner Name

Frantzy Poinvil

Attorney Docket Number

47004.000300

Sheet

1 of 2

FOREIGN PATENT DOCUMENTS

[illegible]

COPY

EXAMINER SIGNATURE

DATE CONSIDERED

***EXAMINER:** Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	10/085,977
		Filing Date	02/28/02
		First Named Inventor	John J. Loy
		Art Unit	3628
		Examiner Name	Frantzy Poinvil
Sheet	2 of 2	Attorney Docket Number	47004.000300

FOREIGN PATENT DOCUMENTS						
*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION
		Country Code Number- Kind Code (if known)				YES/NO
	13.					

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute for form 1449B/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

MAR 08 2006

Application Number 10/085,977

Filing Date February 28, 2002

First Named Inventor John J. Loy

Art Unit 3628

Examiner Name Poinvil

Attorney Docket Number 47004.000300

Sheet 1 of 3

COPY

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION
			YES/NO
	1.	Annual Report Pursuant to Section 13 or 15(d) of The Securities Exchange Act of 1934, Form 10-K, Intelidata Technologies Corporation, Fiscal Year Ended 12/31/2001	
	2.	Blockbuster running test of a stored value card, The American Banker, 09/01/1995, 09/01/1995	
	3.	CESNaBANCO introduces stored value card technology blockbuster video is first merchant partner, 01/15/1996	
	4.	Card Flash Daily Payment Card News, www.cardweb.com, printed 09/23/2004, 09/23/2004	
	5.	ANONYMOUS, Chase Manhattan introduces new FEDI payables product, ProQuest document ID: 7806951, ISSN/ISBN: 02686635, 05/1995, 05/1995	
	6.	BILLS, Chase Pact Done, What's Next for Web Vendors?, The American Banker, Technology Section, 06/03/2002, p. 23, 06/03/2002	
	7.	REINBACH, Chase steps up treasury system, ProQuest document ID 8723558, ISSN/ISBN: 10459472, 11/1995, 11/1995	
	8.	ANONYMOUS, Chasing the global trend, Cash Management News, proQuest document ID 9319923, ISSN/ISBN: 02686635, 12/1995, 12/1995	
	9.	MALHOTRA, Clearing House Enumerates e-Payments Ills, The American Banker, Vol, 167, No. 154, 08/23/2002, 08/23/2002	
	10.	MARJANOVIC, Corporate Services: Chase Gears Up Global Payments System Series: 16, The American Banker, Vol. 160, Issue 174, 09/11/1995, p. 41, 9/11/1995	
	11.	GLUCK, Creating a Global Cash-Management Game Plan, Bank Systems & Technology, 02/1997, p. 28, 02/1997	
	12.	LAMOND, KEITH, Credit Card Transactions Real World and Online, http://www.virtualschool.edu/mon/ElectronicProperty/klamond/credit_card.htm, pp. 1-17, printed 7/8/2005, printed, 7/8/2005	
	13.	Fidelity Helps Fund Sellers Trim the Taxes They'll Owe, The Wall Street Journal, 11/07/2002, 11/07/2002	
	14.	First Data markets stored-value cards, Cards International, 01/30/1996, p. 5, 01/30/1996	

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DATE CONSIDERED

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Substitute for form 1449B/PTO

MAR 08 2006

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Application Number

10/085,977

Filing Date

February 28, 2002

First Named Inventor

John J. Loy

Art Unit

3628

Examiner Name

Poinvil

Attorney Docket Number

47004.000300

Sheet

2 of 3

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION
			YES/NO
	15.	NORRIS, First data unit develops blockbuster cash card, Omaha World Hearld Sunrise Edition, Business Section, 01/19/1996, p. 16, 01/19/1996	
	16.	Harsh Truth: Your Investments Likely Won't Make Any Money	
	17.	DECOVNY, Net Scept, Banking Technology, 05/1997, 05/1997	
	18.	Nokia Announces the World's First NFC Enabled Mobile Product for Contactless Payment and Ticketing, PRNewswire, 02/09/2005, 2/9/2005	
	19.	GOODE, On Profit, Loss and the Mysteries of the Mind, The New York Times, 11/05/2002, 11/05/2002	
	20.	ANONYMOUS, Operating in a multi-currency environment, ProQuest document ID 9215937, ISSN/ISBN 09589309, 10/1995, 10/1995	
	21.	MAHER AND TROUTMAN, Payor's Prescription for Painless Migration to Electronic Healthcare Payments and Remittance Advices, PNC Bank, 12/2001, 12/2001	
	22.	Press Release, March 5, 2004, Payment Data Systems Files Patent on Debit Card Payment Solution, American City Business Journals, Inc., 03/05/2004, 03/05/2004	
	23.	MAHER AND TROUTMAN, Provider's Prescription for Painless Migration to Receipt of Electronic Healthcare Payments and Remittance Advices, PNC Bank, 12/2001, 12/2001	
	24.	ANONYMOUS, Systems spell change for foreign exchange, Global Investor, ProQuest document ID 1056152B, ISSN/ISBN: 09513604, 11/1996, November 1996	
	25.	Technology, in Brief Wachovia-InteliData Deal, 05/07/2002, 05/07/2002	
	26.	ZUCKERMAN, The Hedge-Fund Craze, The Wall Street Journal, 06/12/2002, 06/12/2002	
	27.	MCDONALD, The Stars in the Sky Flicker, And Fund Stars Do the Same, The Wall Street Journal, 01/15/2003, 01/15/2003	
	28.	ANONYMOUS, Visa & Carnegie Mellon Plan Online Payment Scheme, Newsbyte News Network, 02/15/1995, 02/15/1995	
	29.	FINANCIAL NEWS, Wells Fargo Rolls Out Nationwide Lockbox Check Conversion, PR Newswire Association, 04/22/2003, 04/22/2003	

EXAMINER SIGNATURE

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Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	10/085,977
		Filing Date	February 28, 2002
		First Named Inventor	John J. Loy
		Art Unit	3628
		Examiner Name	Poinvil
		Attorney Docket Number	47004.000300
Sheet	3 of 3		

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			YES/NO
	30.	LAMOND, Credit Card Transactions Real World and Online, Paying By Credit Card-Real World and Online, http://www.vir , printed 7/8/2005	
	31.	Electronic check presentment: Capturing new technology, http://proquest.umi.com , Banking Management, Rollin, printed 07/19/2005	
	32.	Money, Initial Launch to 200 Credit Unions, USA Today.com, 06/27/2002, 06/27/2002	
	33.	Payment data, www.paymentdata.com , 03/05/2004, 11/08/2004	
	34.	Tech Stocks: Market Movers, Investors Worry CheckFree Being Chased from Its Own Game, http://www.thestreet. , 06/20/2002	

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Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Application Number

10/085,977

Filing Date

02/28/02

First Named Inventor

John J. Loy

Art Unit

3628

Examiner Name

Frantzy Poinvil

Attorney Docket Number

47004.000300

Sheet

1 of 12

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1.	US 004205780	06-03-1980	Burns, Emmett	
	2.	US 005315508	05-24-1994	Bain et al.	
	3.	US 005477040	12-19-1995	Lalonde, Michael	
	4.	US 005502576	03-26-1996	Ramsay et al.	
	5.	US 005717989	02-10-1998	Tozzoli et al.	
	6.	US 005757917	05-26-1998	Rose et al.	
	7.	US 006374235	04-16-2002	Chen et al.	
	8.	US 006418430	07-09-2002	DeFazio et al.	
	9.	US 2001/0018739	08-30-2001	Anderson et al.	
	10.	US 2001/0037309	11-01-2001	Carlyle St. Vrain	
	11.	US 2001/0047334	11-29-2001	Nappe et al.	
	12.	US 2001/0047489	11-29-2001	Ito et al.	
	13.	US 2002/0012445	01-31-2002	Perry	
	14.	US 2002/0013728	01-31-2002	Wilkman	
	15.	US 2002/0026394	02-28-2002	Savage et al.	
	16.	US 2002/0038363	03-28-2002	MacLean	
	17.	US 2002/0052842	05-02-2002	Schuba et al.	
	18.	US 2002/0069134	06-06-2002	Solomon	
	19.	US 2002/0077978 A1	06-20-2002	O'Leary et al.	
	20.	US 2002/0087468	07-04-2002	Ganesan et al.	
	21.	US 2002/0091635	07-11-2002	Dilip et al.	
	22.	US 2002/0107770	08-08-2002	Meyer et al.	
	23.	US 2002/0107788	08-08-2002	Cunningham	
	24.	US 2002/0111837	08-15-2002	Aupperle	

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John J. Loy

Art Unit

3628

Examiner Name

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Attorney Docket Number

47004.000300

Sheet

2 of 12

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	25.	US 2002/0138398	09-26-2002	Kalin et al.	
	26.	US 2002/0170966	11-21-2002	Hannigan et al.	
	27.	US 2002/0194096	12-19-2002	Falcone et al.	
	28.	US 2002/0198817	12-26-2002	Dhir	
	29.	US 2002/0199182	12-26-2002	Whitehead	
	30.	US 2003/0018557	01-23-2003	Gilbert et al.	
	31.	US 2003/0046218	03-06-2003	Albanese et al.	
	32.	US 2003/0097335	05-22-2003	Muskowitz et al.	
	33.	US 2003/0105641	06-05-2003	Lewis	
	34.	US 2003/0208421 A1	11-06-2003	Vicknair et al.	
	35.	US 2003/0208441 A1	11-06-2003	Poplawski et al.	
	36.	US 2003/0225663	12-04-2003	Horan et al.	
	37.	US 2003/0233305	12-18-2003	Solomon	
	38.	US 2004/0078328 A1	04-22-2004	Talbert et al.	
	39.	US 20050033690	02-10-2005	Antognini et al.	
	40.	US 3653480	04-04-1972	Yamamoto et al.	
	41.	US 4321672	03-23-1982	Braun, et al.	
	42.	US 4396985	08-02-1983	Ohara	
	43.	US 4495018	01-22-1985	Vohrer	
	44.	US 4617457	10-14-1986	Myers	
	45.	US 4672377	06-09-1987	Murphy	
	46.	US 4700055	10-13-1987	Kashkashian Jr.	
	47.	US 4752877	06-21-1988	Roberts et al.	
	48.	US 4797913	01-10-1989	Kaplan	

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Application Number 10/085,977
Filing Date 02/28/02
First Named Inventor John J. Loy
Art Unit 3628
Examiner Name Frantzy Poinvil
Attorney Docket Number 47004.000300

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U.S. PATENT DOCUMENTS

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Filing Date 02/28/02

First Named Inventor John J. Loy

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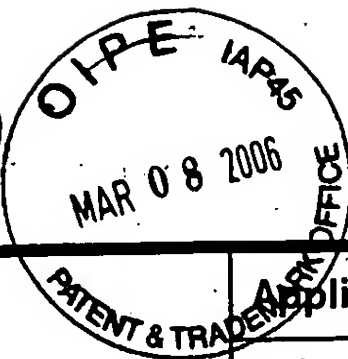
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